

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Matthew Alexander Walukonis
Debtor

Case No. 25-01526-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 18, 2025

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
aty	+ Matthew K. Fissel, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5720562	Champion Mortgage, P.O. Box 40724, Lansing, MI 48901-7924
5720563	DEPT OF ED/AIDVANTAGE, 1600 TYSON BOULEVARD, ST, MCLEAN, VA 75403
5720566	+ Matthew Walukonis, 956 West 6th Street Fl 2, Erie, PA 16507-1047
5720568	+ Szumigale Holdings, LLC, PO Box 8008, Erie, PA 16505-0008

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/PDF: mwalukonis@gmail.com	Jun 18 2025 18:39:00	Matthew Alexander Walukonis, 956 West 6th Street, FL 2, Erie, PA 16507-1047
aty	Email/Text: tullio.deluca@verizon.net	Jun 18 2025 18:39:00	Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504
tr	Email/Text: info@pamd13trustee.com	Jun 18 2025 18:39:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	Jun 18 2025 18:39:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5720560	+ Email/PDF: bncnotices@becket-lee.com	Jun 18 2025 18:43:40	AMERICAN EXPRESS, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
5720561	+ EDI: CAPITALONE.COM	Jun 18 2025 22:41:00	CAPITAL ONE BANK USA, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5720564	+ EDI: JPMORGANCHASE	Jun 18 2025 22:41:00	JPMCB CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850-5369
5720565	Email/Text: tullio.deluca@verizon.net	Jun 18 2025 18:39:00	Law Office of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504
5720567	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 18 2025 18:43:42	NAVIENT SOLUTIONS, PO BOX 9655, WILKES BARRE, PA 18773-9655
5716781	EDI: Q3G.COM	Jun 18 2025 22:41:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
5720569	^ MEBN	Jun 18 2025 18:35:51	TELECOM SELFREPORTED, PO BOX 4500, ALLEN, TX 75013-1311
5720570	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 18 2025 18:39:00	TOYOTA FINANCIAL SER, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004
5720571	^ MEBN	Jun 18 2025 18:35:42	UTILITY SELFREPORTED, PO BOX 4500, ALLEN, TX 75013-1311

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Matthew K. Fissel	on behalf of Creditor Change Lending LLC dba Change Home Mortgage bkgroup@kmlawgroup.com, wbecf@brockandscott.com
Tullio DeLuca	on behalf of Debtor 1 Matthew Alexander Walukonis tullio.deluca@verizon.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1: **Matthew Alexander Walukonis**

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-0672

EIN: _ _ - _ _ _ _ _

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: _ _ _ _

EIN: _ _ - _ _ _ _ _

United States Bankruptcy Court: Middle District of Pennsylvania

Date case filed for chapter: 13 5/29/25

Case number: 1:25-bk-01526-HWV

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.


To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Matthew Alexander Walukonis	
2. All other names used in the last 8 years		
3. Address	956 West 6th Street FL 2 Erie, PA 16507	
4. Debtor's attorney Name and address	Tullio DeLuca 381 N. 9th Avenue Scranton, PA 18504	Contact phone: 570 347-7764 Email: tullio.deluca@verizon.net
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone: 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone: (717) 901-2800 Date: 6/18/25

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. *Valid photo ID and proof of Social Security number are required*	Date: July 17, 2025 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. For additional information use the QR code or visit: https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom The Court does not endorse or exercise any responsibility of the content at this link.	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885 
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: September 15, 2025 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: August 7, 2025 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: November 25, 2025 </div> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <div> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	